HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Saskatoon CMA

Date Released: First Quarter 2016

Housing market intelligence you can count on

Canada

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HOME TO CANADIANS

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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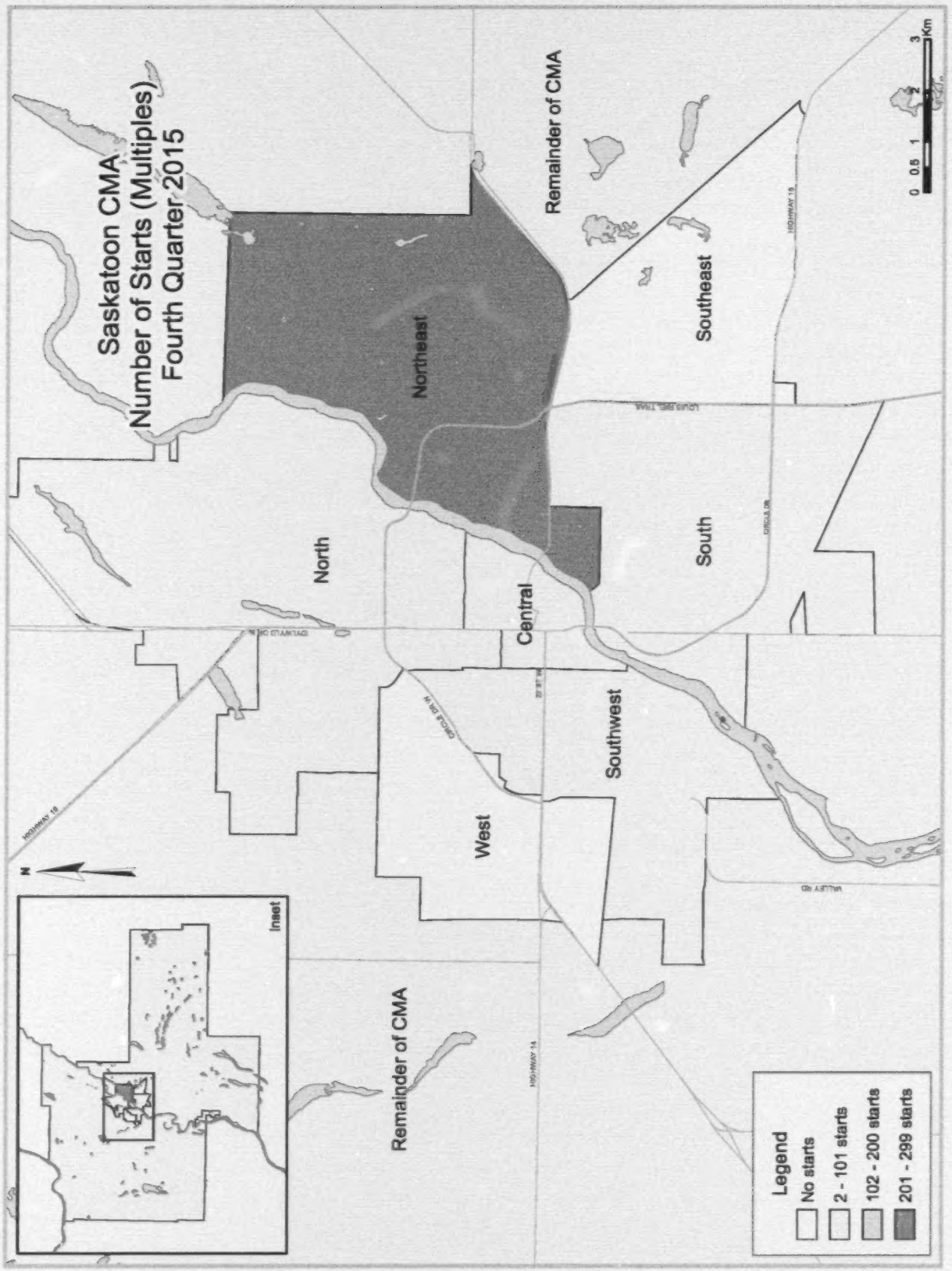
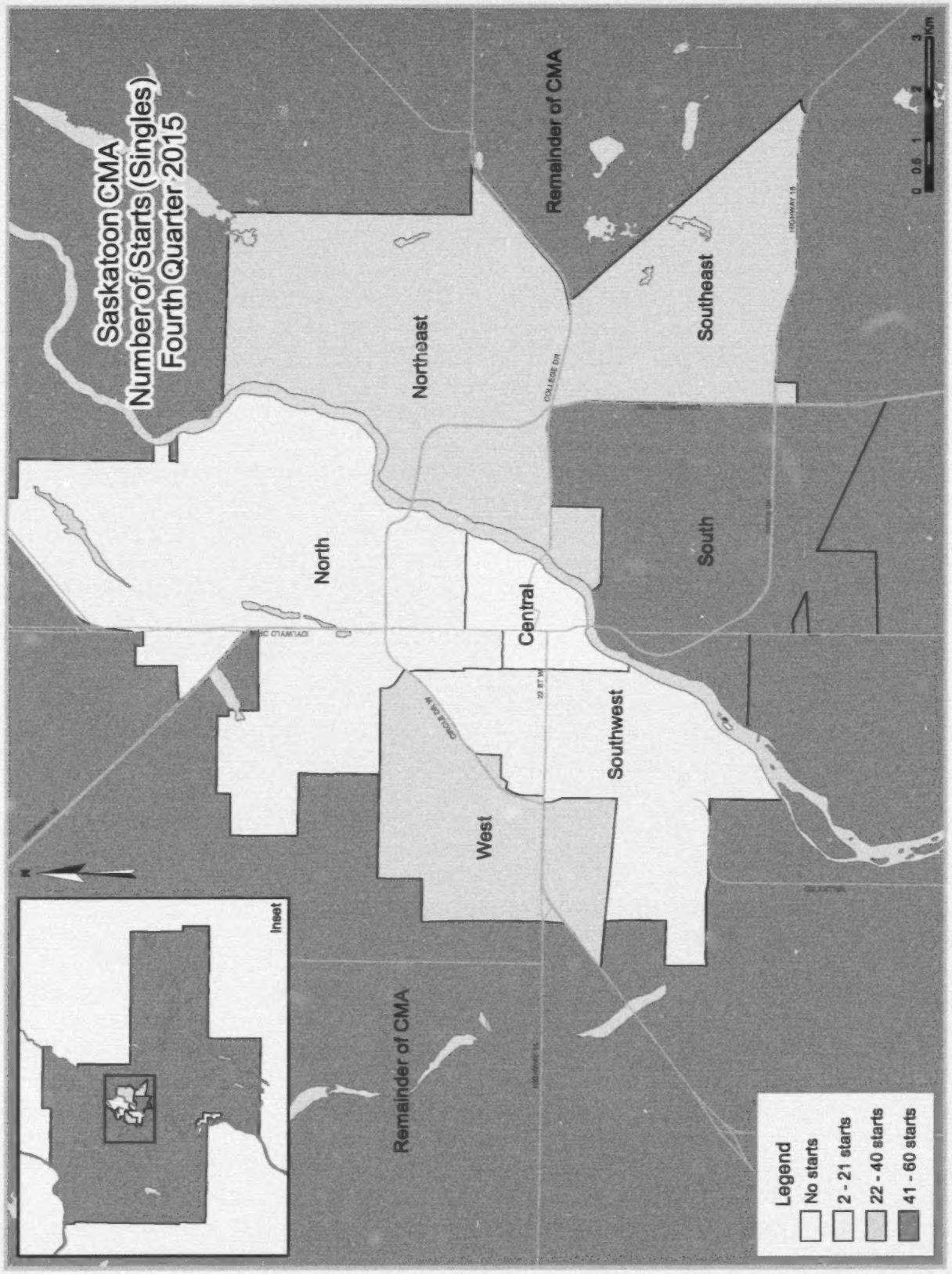
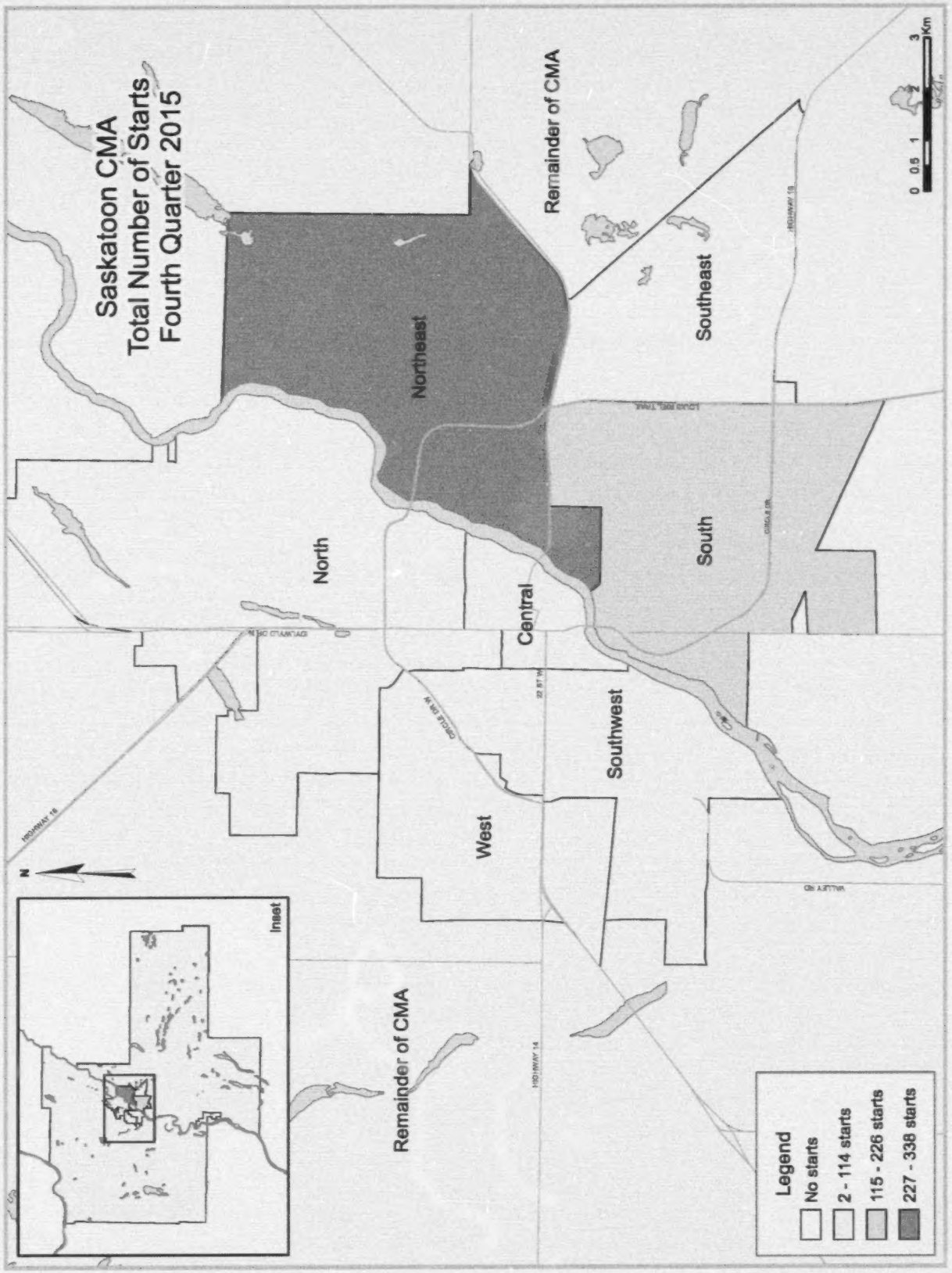
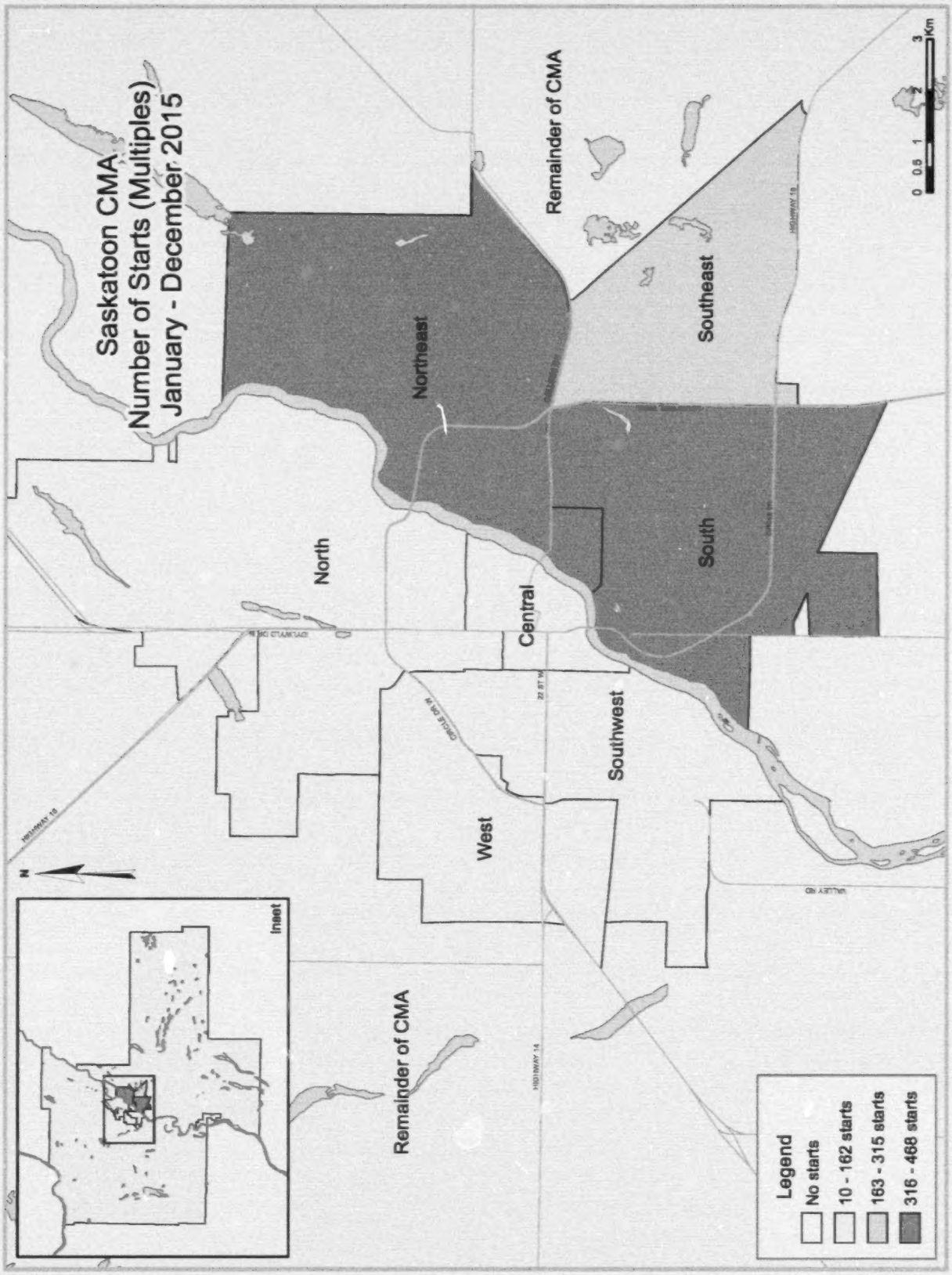
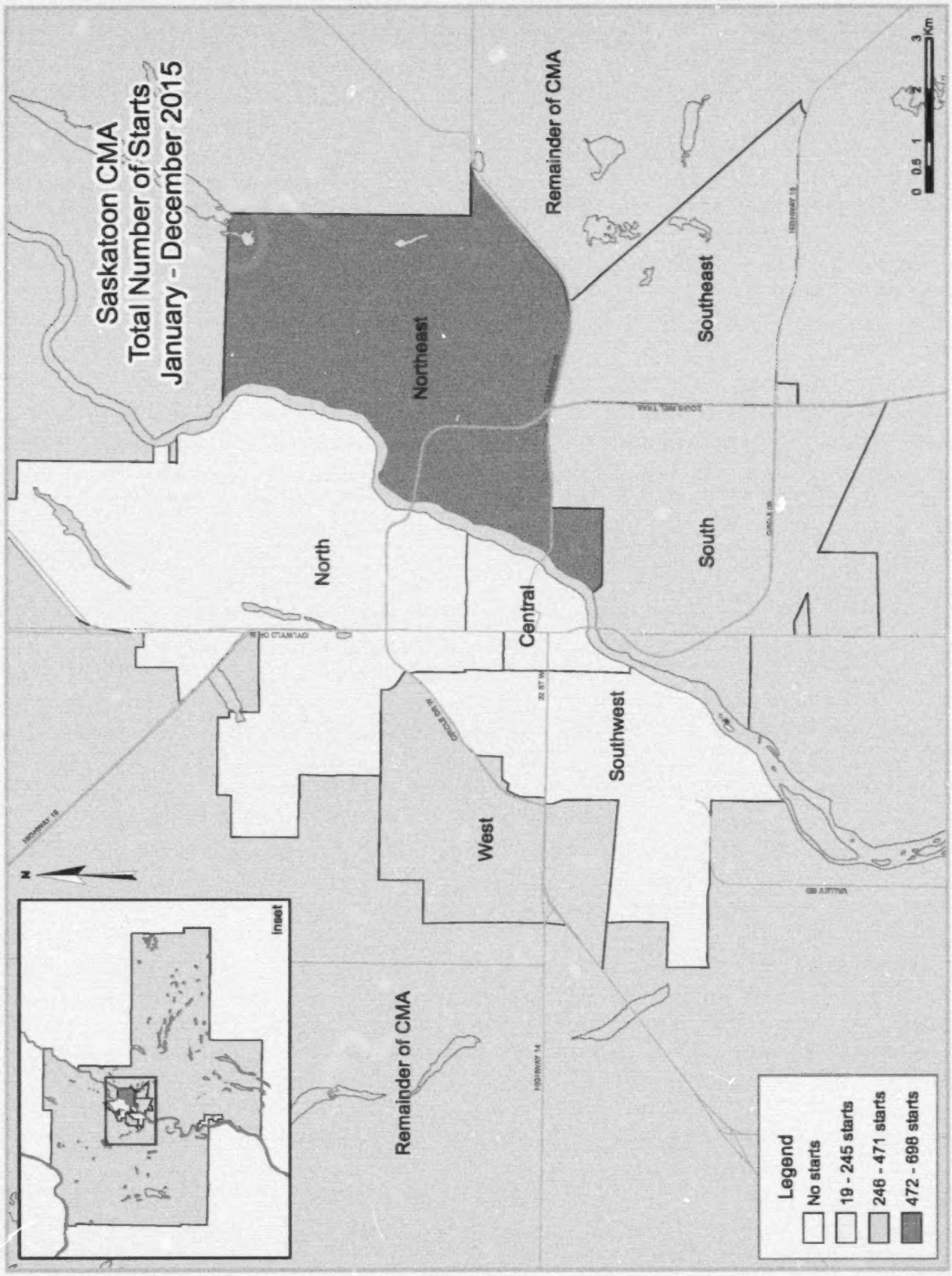
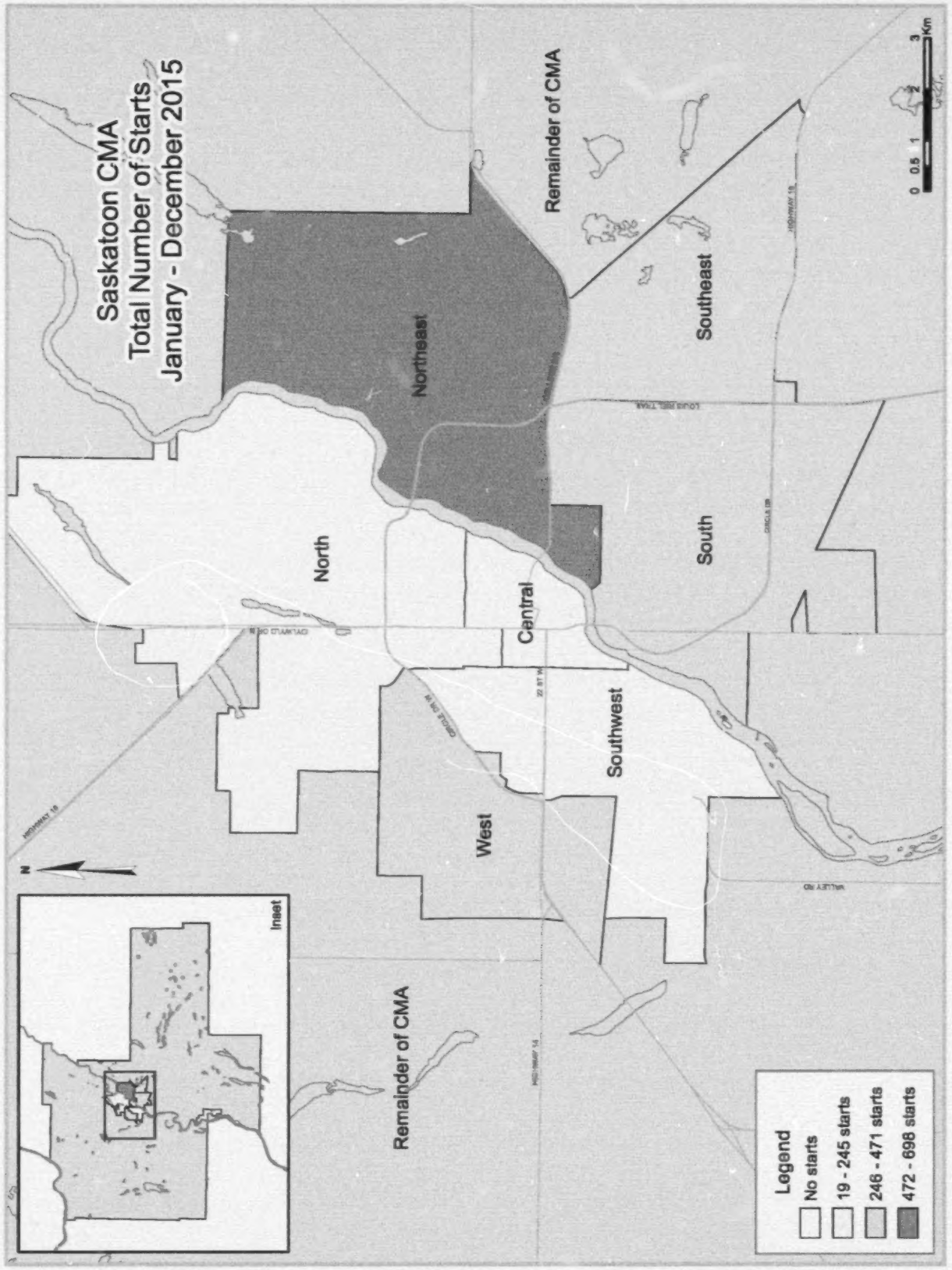

Saskatoon CMA
Number of Starts (Multiples)
Fourth Quarter 2015
Remainder of CMA
Northeast
Southeast
North
Central
South
West
Southwest
Remainder of CMA
Inset
Legend
No starts
2 - 101 starts
102 - 200 starts
201 - 299 starts
0 0.5 1 2 3 Km
N


Saskatoon CMA
Number of Starts (Singles)
Fourth Quarter 2015
Remainder of CMA
Northeast
Southeast
North
Central
South
West
Southwest
Remainder of CMA
Inset
Legend
No starts
2 - 21 starts
22 - 40 starts
41 - 60 starts
0 0.5 1 2 3 Km


Saskatoon CMA
Total Number of Starts
Fourth Quarter 2015
Remainder of CMA
Northeast
Southeast
North
Central
South
Southwest
West
Remainder of CMA
Inset
N
0 0.5 1 2 3 Km
Legend
No starts
2 - 114 starts
115 - 226 starts
227 - 338 starts


Saskatoon CMA
Number of Starts (Multiples)
January - December 2015
Remainder of CMA
Northeast
Southeast
South
North
Central
Southwest
West
Remainder of CMA
Inset
Legend
No starts
10 - 162 starts
163 - 315 starts
316 - 468 starts
0 0.5 1 2 3 Km


Saskatoon CMA
Total Number of Starts
January - December 2015
Northeast
Remainder of CMA
Southeast
North
Central
South
West
Southwest
Remainder of CMA
Inset
N
0 0.5 1 2 3 Km
Legend
No starts
19 - 245 starts
246 - 471 starts
472 - 698 starts


Saskatoon CMA
Total Number of Starts
January - December 2015
Remainder of CMA
Northeast
Southeast
North
Central
South
Southwest
West
Remainder of CMA
Inset
N
0 0.5 1 2 3 Km
Legend
No starts
19 - 245 starts
246 - 471 starts
472 - 698 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) Fourth Quarter 2015								
Saskatoon CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2014	2015	Oct. 2015	Nov. 2015	Dec. 2015	Oct. 2015	Nov. 2015	Dec. 2015
Single-Detached	1,577	1,000	586	1,017	1,244	936	924	963
Multiples	1,954	1,293	996	2,484	1,452	1,084	1,204	1,254
Total	3,531	2,293	1,582	3,501	2,696	2,020	2,128	2,218
	Quarterly SAAR		Actual			YTD		
	2015 Q4	2015 Q4	2014 Q4	2015 Q4	% change	2014 Q4	2015 Q4	% change
Single-Detached	810	906	364	227	-37.6%	1,577	1,000	-36.6%
Multiples	864	1,644	496	411	-17.1%	1,954	1,293	-33.8%
Total	1,674	2,550	860	638	-25.8%	3,531	2,293	-35.1%

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Saskatoon CMA Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q4 2015	227	20	13	0	81	156	0	141	638
Q4 2014	364	28	61	0	159	248	0	0	860
% Change	-37.6	-28.6	-78.7	n/a	-49.1	-37.1	n/a	n/a	-25.8
Year-to-date 2015	1,000	84	133	0	227	561	4	284	2,293
Year-to-date 2014	1,576	140	77	0	432	961	5	340	3,531
% Change	-36.5	-40.0	72.7	n/a	-47.5	-41.6	-20.0	-16.5	-35.1
UNDER CONSTRUCTION									
Q4 2015	651	52	150	0	315	1,235	0	553	2,956
Q4 2014	1,004	110	65	0	435	1,092	16	605	3,327
% Change	-35.2	-52.7	130.8	n/a	-27.6	13.1	-100.0	-8.6	-11.2
COMPLETIONS									
Q4 2015	310	32	14	0	103	125	11	57	652
Q4 2014	517	48	0	0	125	129	8	20	847
% Change	-40.0	-33.3	n/a	n/a	-17.6	-3.1	37.5	185.0	-23.0
Year-to-date 2015	1,348	134	48	0	345	385	34	369	2,663
Year-to-date 2014	1,645	196	44	0	357	620	24	24	2,910
% Change	-18.1	-31.6	9.1	n/a	-3.4	-37.9	41.7	**	-8.5
COMPLETED & NOT ABSORBED									
Q4 2015	301	31	24	0	190	142	n/a	n/a	688
Q4 2014	308	61	7	1	113	142	n/a	n/a	632
% Change	-2.3	-49.2	**	-100.0	68.1	0.0	n/a	n/a	8.9
ABSORBED									
Q4 2015	348	39	11	1	50	85	n/a	n/a	534
Q4 2014	401	45	6	0	59	71	n/a	n/a	582
% Change	-13.2	-13.3	83.3	n/a	-15.3	19.7	n/a	n/a	-8.2
Year-to-date 2015	1,326	160	27	1	268	290	n/a	n/a	2,072
Year-to-date 2014	1,537	169	37	3	254	409	n/a	n/a	2,409
% Change	-13.7	-5.3	-27.0	-66.7	5.5	-29.1	n/a	n/a	-14.0

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket Fourth Quarter 2015									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Central									
Q4 2015	0	2	0	0	0	0	0	0	2
Q4 2014	5	2	0	0	0	128	0	0	135
South									
Q4 2015	47	4	13	0	0	51	0	0	115
Q4 2014	50	10	0	0	13	0	0	0	73
Southeast									
Q4 2015	31	0	0	0	0	0	0	0	31
Q4 2014	27	2	0	0	17	0	0	0	46
Northeast									
Q4 2015	39	4	0	0	49	105	0	141	338
Q4 2014	121	0	35	0	76	120	0	0	352
North									
Q4 2015	2	2	0	0	0	0	0	0	4
Q4 2014	7	2	0	0	0	0	0	0	9
Southwest									
Q4 2015	9	0	0	0	20	0	0	0	29
Q4 2014	1	4	4	0	0	0	0	0	9
West									
Q4 2015	39	0	0	0	0	0	0	0	39
Q4 2014	31	0	22	0	7	0	0	0	60
Remainder of the CMA									
Q4 2015	60	8	0	0	12	0	0	0	80
Q4 2014	122	8	0	0	46	0	0	0	176
First Nations									
Q4 2015	0	0	0	0	0	0	0	0	0
Q4 2014	0	0	0	0	0	0	0	0	0
Saskatoon CMA									
Q4 2015	227	20	13	0	81	156	0	141	638
Q4 2014	0	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Central									
Q4 2015	3	8	0	0	6	222	0	0	239
Q4 2014	11	4	0	0	0	226	0	0	241
South									
Q4 2015	79	18	98	0	20	225	0	213	653
Q4 2014	152	36	0	0	57	162	0	455	862
Southeast									
Q4 2015	97	2	13	0	34	280	0	115	541
Q4 2014	147	6	0	0	29	228	0	0	410
Northeast									
Q4 2015	149	8	35	0	154	367	0	141	854
Q4 2014	283	18	35	0	207	476	12	94	1,125
North									
Q4 2015	15	4	0	0	0	0	0	0	19
Q4 2014	14	16	0	0	0	0	0	0	30
Southwest									
Q4 2015	16	0	0	0	32	0	0	60	108
Q4 2014	6	16	4	0	0	0	0	56	82
West									
Q4 2015	85	0	0	0	17	141	0	0	243
Q4 2014	99	0	22	0	36	0	0	0	157
Remainder of the CMA									
Q4 2015	204	12	4	0	52	0	0	24	296
Q4 2014	292	14	4	0	106	0	4	0	420
First Nations									
Q4 2015	3	0	0	0	0	0	0	0	3
Q4 2014	0	0	0	0	0	0	0	0	0
Saskatoon CMA									
Q4 2015	651	52	150	0	315	1,235	0	553	2,956
Q4 2014	1,004	110	65	0	435	1,092	16	605	3,327

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Central									
Q4 2015	5	2	0	0	0	0	1	0	8
Q4 2014	1	0	0	0	0	0	0	0	1
South									
Q4 2015	29	10	4	0	0	0	2	57	102
Q4 2014	80	20	0	0	0	0	1	0	101
Southeast									
Q4 2015	29	2	0	0	0	0	0	0	31
Q4 2014	99	0	0	0	0	0	0	0	99
Northeast									
Q4 2015	99	6	0	0	76	121	1	0	303
Q4 2014	110	2	0	0	61	66	7	0	246
North									
Q4 2015	5	4	0	0	0	0	0	0	9
Q4 2014	2	6	0	0	0	0	0	0	8
Southwest									
Q4 2015	2	0	4	0	15	4	3	0	28
Q4 2014	2	4	0	0	0	0	0	0	6
West									
Q4 2015	50	0	6	0	6	0	0	0	62
Q4 2014	68	0	0	0	56	39	0	20	183
Remainder of the CMA									
Q4 2015	91	8	0	0	6	0	4	0	109
Q4 2014	155	16	0	0	8	24	0	0	203
First Nations									
Q4 2015	0	0	0	0	0	0	0	0	0
Q4 2014	0	0	0	0	0	0	0	0	0
Saskatoon CMA									
Q4 2015	310	32	14	0	103	125	11	57	652
Q4 2014	517	48	0	0	125	129	8	20	847

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket Fourth Quarter 2015									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Central									
Q4 2015	2	1	0	0	0	0	n/a	n/a	3
Q4 2014	1	0	0	0	0	0	n/a	n/a	1
South									
Q4 2015	40	13	6	0	9	9	n/a	n/a	77
Q4 2014	58	31	7	0	0	0	n/a	n/a	96
Southeast									
Q4 2015	47	3	0	0	1	0	n/a	n/a	51
Q4 2014	57	2	0	1	0	2	n/a	n/a	62
Northeast									
Q4 2015	84	8	0	0	124	108	n/a	n/a	324
Q4 2014	79	7	0	0	64	84	n/a	n/a	234
North									
Q4 2015	0	4	0	0	0	0	n/a	n/a	4
Q4 2014	0	8	0	0	0	0	n/a	n/a	8
Southwest									
Q4 2015	0	0	0	0	10	0	n/a	n/a	10
Q4 2014	1	5	0	0	0	1	n/a	n/a	7
West									
Q4 2015	48	0	18	0	31	22	n/a	n/a	119
Q4 2014	50	1	0	0	38	41	n/a	n/a	130
Remainder of the CMA									
Q4 2015	79	2	0	0	15	3	n/a	n/a	99
Q4 2014	62	7	0	0	11	14	n/a	n/a	94
First Nations									
Q4 2015	1	0	0	0	0	0	n/a	n/a	1
Q4 2014	0	0	0	0	0	0	n/a	n/a	0
Saskatoon CMA									
Q4 2015	301	31	24	0	190	142	n/a	n/a	688
Q4 2014	308	61	7	1	113	142	n/a	n/a	632

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Central									
Q4 2015	3	1	0	0	0	0	n/a	n/a	4
Q4 2014	1	1	0	0	0	0	n/a	n/a	2
South									
Q4 2015	52	13	5	0	2	5	n/a	n/a	77
Q4 2014	71	16	1	0	0	1	n/a	n/a	89
Southeast									
Q4 2015	40	2	0	1	2	0	n/a	n/a	45
Q4 2014	73	0	0	0	0	0	n/a	n/a	73
Northeast									
Q4 2015	106	4	0	0	27	66	n/a	n/a	203
Q4 2014	86	6	0	0	43	43	n/a	n/a	178
North									
Q4 2015	6	5	0	0	0	0	n/a	n/a	11
Q4 2014	2	4	0	0	0	0	n/a	n/a	6
Southwest									
Q4 2015	2	3	0	0	5	4	n/a	n/a	14
Q4 2014	2	4	0	0	0	0	n/a	n/a	6
West									
Q4 2015	47	0	6	0	7	3	n/a	n/a	63
Q4 2014	44	2	0	0	3	11	n/a	n/a	60
Remainder of the CMA									
Q4 2015	92	11	0	0	7	7	n/a	n/a	117
Q4 2014	122	12	5	0	13	16	n/a	n/a	168
First Nations									
Q4 2015	0	0	0	0	0	0	n/a	n/a	0
Q4 2014	0	0	0	0	0	0	n/a	n/a	0
Saskatoon CMA									
Q4 2015	348	39	11	1	50	85	n/a	n/a	534
Q4 2014	401	45	6	0	59	71	n/a	n/a	582

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of Saskatoon CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	1,000	84	133	0	227	561	4	284	2,293
% Change	-36.5	-40.0	72.7	n/a	-47.5	-41.6	-20.0	-16.5	-35.1
2014	1,576	140	77	0	432	961	5	340	3,531
% Change	-4.9	-31.4	**	-100.0	10.5	99.8	n/a	51.1	18.5
2013	1,657	204	21	1	391	481	0	225	2,980
% Change	-15.9	17.2	-69.1	-98.1	88.9	-52.2	-100.0	-5.5	-20.6
2012	1,971	174	68	54	207	1,007	34	238	3,753
% Change	23.3	70.6	-29.9	**	-38.4	117.5	n/a	-38.7	25.4
2011	1,599	102	97	9	336	463	0	388	2,994
% Change	-2.4	59.4	155.3	n/a	45.5	145.0	n/a	75.6	25.7
2010	1,638	64	38	0	231	189	0	221	2,381
% Change	48.8	52.4	58.3	n/a	59.3	65.8	-100.0	n/a	66.7
2009	1,101	42	24	0	145	114	2	0	1,428
% Change	-14.3	-53.3	n/a	-100.0	-40.1	-83.7	n/a	n/a	-38.4
2008	1,285	90	0	3	242	699	0	0	2,319
% Change	-10.7	-10.0	n/a	-93.5	-34.6	136.9	-100.0	-100.0	-2.6
2007	1,439	100	0	46	370	295	18	112	2,380
% Change	53.4	138.1	n/a	119.0	132.7	-5.4	**	**	59.1
2006	938	42	0	21	159	312	4	20	1,496

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Fourth Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
Central	0	5	2	2	0	0	0	128	2	135	-98.5
South	47	50	4	10	13	13	51	0	115	73	57.5
Southeast	31	27	0	8	0	11	0	0	31	46	-32.6
Northeast	39	121	4	4	49	107	246	120	338	352	-4.0
North	2	7	2	2	0	0	0	0	4	9	-55.6
Southwest	9	1	6	4	14	4	0	0	29	9	**
West	39	31	0	0	0	29	0	0	39	60	-35.0
Remainder of the CMA	60	122	8	24	12	30	0	0	80	176	-54.5
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Saskatoon CMA	227	364	26	54	88	194	297	248	638	860	-25.8

Table 2.1: Starts by Submarket and by Dwelling Type January - December 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Central	3	12	6	4	10	0	0	226	19	242	-92.1
South	128	258	20	42	116	51	187	414	451	765	-41.0
Southeast	145	241	6	12	25	21	167	228	343	502	-31.7
Northeast	230	375	12	26	138	182	318	353	698	936	-25.4
North	13	13	10	14	0	0	0	0	23	27	-14.8
Southwest	19	7	12	18	41	4	8	56	80	85	-5.9
West	150	172	0	0	6	91	141	0	297	263	12.9
Remainder of the CMA	312	499	26	90	20	98	24	24	382	711	-46.3
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Saskatoon CMA	1,000	1,577	92	206	356	447	845	1,301	2,293	3,531	-35.1

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Fourth Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Central	0	0	0	0	0	128	0	0
South	13	13	0	0	51	0	0	0
Southeast	0	11	0	0	0	0	0	0
Northeast	49	107	0	0	105	120	141	0
North	0	0	0	0	0	0	0	0
Southwest	14	4	0	0	0	0	0	0
West	0	29	0	0	0	0	0	0
Remainder of the CMA	12	30	0	0	0	0	0	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	88	194	0	0	156	248	141	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - December 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Central	6	0	4	0	0	226	0	0
South	116	51	0	0	187	144	0	270
Southeast	25	21	0	0	52	228	115	0
Northeast	138	182	0	0	177	339	141	14
North	0	0	0	0	0	0	0	0
Southwest	41	4	0	0	4	0	4	56
West	6	91	0	0	141	0	0	0
Remainder of the CMA	20	94	0	4	0	24	24	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	352	443	4	4	561	961	284	340

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Fourth Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Central	2	7	0	128	0	0	2	135
South	64	60	51	13	0	0	115	73
Southeast	31	29	0	17	0	0	31	46
Northeast	43	156	154	196	141	0	338	352
North	4	9	0	0	0	0	4	9
Southwest	9	9	20	0	0	0	29	9
West	39	53	0	7	0	0	39	60
Remainder of the CMA	68	130	12	46	0	0	80	176
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	260	453	237	407	141	0	638	860

Table 2.5: Starts by Submarket and by Intended Market January - December 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Central	9	16	6	226	4	0	19	242
South	258	296	193	199	0	270	451	765
Southeast	164	245	64	257	115	0	343	502
Northeast	242	431	315	490	141	15	698	936
North	23	27	0	0	0	0	23	27
Southwest	25	29	51	0	4	56	80	85
West	156	194	141	69	0	0	297	263
Remainder of the CMA	340	555	18	152	24	4	382	711
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	1,217	1,793	788	1,393	288	345	2,293	3,531

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Fourth Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
Central	6	1	2	0	0	0	0	0	8	1	**
South	29	81	12	20	4	0	57	0	102	101	1.0
Southeast	29	99	2	0	0	0	0	0	31	99	-68.7
Northeast	100	115	8	4	74	61	121	66	303	246	23.2
North	5	2	4	6	0	0	0	0	9	8	12.5
Southwest	3	2	2	4	19	0	4	0	28	6	**
West	50	68	0	0	12	56	0	59	62	183	-66.1
Remainder of the CMA	91	155	14	24	4	0	0	24	109	203	-46.3
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Saskatoon CMA	313	523	44	58	113	117	182	149	652	847	-23.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - December 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Central	11	7	2	6	4	16	4	4	21	33	-36.4
South	201	290	44	74	51	20	366	125	662	509	30.1
Southeast	195	287	12	12	5	0	0	0	212	299	-29.1
Northeast	362	359	24	24	197	152	379	179	962	714	34.7
North	12	5	22	20	0	0	0	0	34	25	36.0
Southwest	9	10	22	28	19	4	4	0	54	42	28.6
West	163	201	0	10	47	81	1	306	211	598	-64.7
Remainder of the CMA	400	496	54	88	52	76	0	30	506	690	-26.7
First Nations	1	0	0	0	0	0	0	0	1	0	n/a
Saskatoon CMA	1,354	1,655	180	262	375	349	754	644	2,663	2,910	-8.5

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Fourth Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Central	0	0	0	0	0	0	0	0
South	4	0	0	0	0	0	57	0
Southeast	0	0	0	0	0	0	0	0
Northeast	74	61	0	0	121	66	0	0
North	0	0	0	0	0	0	0	0
Southwest	19	0	0	0	4	0	0	0
West	12	56	0	0	0	39	0	20
Remainder of the CMA	0	0	4	0	0	24	0	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	109	117	4	0	125	129	57	20

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - December 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Central	0	16	4	0	0	0	4	4
South	51	20	0	0	96	125	270	0
Southeast	5	0	0	0	0	0	0	0
Northeast	185	152	12	0	285	179	94	0
North	0	0	0	0	0	0	0	0
Southwest	19	4	0	0	4	0	0	0
West	47	81	0	0	0	286	1	20
Remainder of the CMA	48	76	4	0	0	30	0	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	355	349	20	0	385	620	369	24

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Fourth Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Central	7	1	0	0	1	0	8	1
South	43	100	0	0	59	1	102	101
Southeast	31	99	0	0	0	0	31	99
Northeast	105	112	197	127	1	7	303	246
North	9	8	0	0	0	0	9	8
Southwest	6	6	19	0	3	0	28	6
West	56	68	6	95	0	20	62	183
Remainder of the CMA	99	171	6	32	4	0	109	203
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	356	565	228	254	68	28	652	847

Table 3.5: Completions by Submarket and by Intended Market January - December 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Central	12	11	0	16	9	6	21	33
South	248	378	139	125	275	6	662	509
Southeast	205	295	7	4	0	0	212	299
Northeast	377	369	474	331	111	14	962	714
North	34	25	0	0	0	0	34	25
Southwest	32	41	19	0	3	1	54	42
West	191	211	19	367	1	20	211	598
Remainder of the CMA	430	555	72	134	4	1	506	690
First Nations	1	0	0	0	0	0	1	0
Saskatoon CMA	1,530	1,885	730	977	403	48	2,663	2,910

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Fourth Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Central													
Q4 2015	1	33.3	0	0.0	0	0.0	1	33.3	1	33.3	3	-	-
Q4 2014	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	-	-
Year-to-date 2015	4	44.4	3	33.3	0	0.0	1	11.1	1	11.1	9	-	-
Year-to-date 2014	1	16.7	1	16.7	0	0.0	1	16.7	3	50.0	6	-	-
South													
Q4 2015	2	3.9	19	37.3	13	25.5	13	25.5	4	7.8	51	-	-
Q4 2014	2	2.9	14	20.0	34	48.6	10	14.3	10	14.3	70	440,000	435,828
Year-to-date 2015	7	3.3	66	30.7	61	28.4	50	23.3	31	14.4	215	432,500	425,244
Year-to-date 2014	14	5.1	55	19.9	105	37.9	51	18.4	52	18.8	277	440,000	442,494
Southeast													
Q4 2015	3	7.3	10	24.4	7	17.1	5	12.2	16	39.0	41	455,000	515,980
Q4 2014	2	2.7	19	26.0	9	12.3	14	19.2	29	39.7	73	462,500	479,421
Year-to-date 2015	13	7.3	35	19.7	34	19.1	24	13.5	72	40.4	178	450,000	500,400
Year-to-date 2014	7	3.0	31	13.2	45	19.2	57	24.4	94	40.2	234	462,500	490,664
Northeast													
Q4 2015	8	7.5	29	27.4	14	13.2	20	18.9	35	33.0	106	-	-
Q4 2014	5	6.0	12	14.3	14	16.7	22	26.2	31	36.9	84	-	-
Year-to-date 2015	22	6.3	76	21.8	62	17.8	65	18.6	124	35.5	349	450,000	468,036
Year-to-date 2014	23	6.8	50	14.8	81	24.0	63	18.6	121	35.8	338	447,500	481,431
North													
Q4 2015	2	33.3	0	0.0	1	16.7	0	0.0	3	50.0	6	-	-
Q4 2014	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	-	-
Year-to-date 2015	3	30.0	1	10.0	2	20.0	1	10.0	3	30.0	10	-	-
Year-to-date 2014	2	33.3	2	33.3	2	33.3	0	0.0	0	0.0	6	-	-
Southwest													
Q4 2015	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-	-
Q4 2014	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
Year-to-date 2015	7	77.8	2	22.2	0	0.0	0	0.0	0	0.0	9	-	-
Year-to-date 2014	6	75.0	1	12.5	0	0.0	0	0.0	1	12.5	8	-	-
West													
Q4 2015	9	19.6	20	43.5	14	30.4	3	6.5	0	0.0	46	-	-
Q4 2014	8	18.2	22	50.0	11	25.0	1	2.3	2	4.5	44	-	398,150
Year-to-date 2015	33	20.2	67	41.1	45	27.6	12	7.4	6	3.7	163	-	361,714
Year-to-date 2014	33	17.4	67	35.3	63	33.2	21	11.1	6	3.2	190	427,500	414,104
Remainder of the CMA													
Q4 2015	39	42.9	23	25.3	13	14.3	11	12.1	5	5.5	91	370,000	376,620
Q4 2014	54	46.2	31	26.5	9	7.7	5	4.3	18	15.4	117	350,000	389,776
Year-to-date 2015	139	39.9	86	24.7	38	10.9	34	9.8	51	14.7	348	370,000	400,219
Year-to-date 2014	210	45.7	96	20.9	56	12.2	36	7.8	62	13.5	460	360,000	388,106
First Nations													
Q4 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Q4 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Saskatoon CMA													
Q4 2015	66	19.1	101	29.2	62	17.9	53	15.3	64	18.5	346	410,000	445,269
Q4 2014	73	18.6	99	25.3	77	19.6	53	13.5	90	23.0	392	420,000	449,363
Year-to-date 2015	228	17.8	336	26.2	242	18.9	187	14.6	288	22.5	1,281	425,000	451,660
Year-to-date 2014	296	19.5	303	19.9	352	23.2	229	15.1	339	22.3	1,519	430,000	446,739

Table 4.1: Average Price ($) of Absorbed Single-detached Units Fourth Quarter 2015						
Submarket	**Q4 2015**	**Q4 2014**	**% Change**	**YTD 2015**	**YTD 2014**	**% Change**
Central	-	-	n/a	-	-	n/a
South	-	435,828	n/a	425,244	442,494	-3.9
Southeast	515,980	479,421	7.6	500,400	490,664	2.0
Northeast	-	-	n/a	468,036	481,431	-2.8
North	-	-	n/a	-	-	n/a
Southwest	-	-	n/a	-	-	n/a
West	-	398,150	n/a	361,714	414,104	-12.7
Remainder of the CMA	376,620	389,776	-3.4	400,219	388,106	3.1
First Nations	-	-	n/a	-	-	n/a
Saskatoon CMA	445,269	449,363	-0.9	451,660	446,739	1.1

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Saskatoon Fourth Quarter 2015										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	321	12.2	498	906	987	50.5	332,133	3.5	335,731
	February	383	9.7	487	847	1,003	48.6	335,562	6.9	343,012
	March	501	7.7	500	1,090	1,052	47.5	344,600	4.0	346,633
	April	589	4.4	492	1,271	1,031	47.7	338,810	-2.0	331,294
	May	668	19.7	524	1,388	1,056	49.6	338,195	-1.0	333,937
	June	705	16.0	564	1,310	1,050	53.7	345,773	3.2	341,556
	July	563	-8.8	428	1,351	1,128	37.9	350,699	8.4	346,636
	August	522	3.6	511	1,094	1,080	47.3	333,434	1.9	334,468
	September	592	29.0	526	1,272	1,115	47.2	333,888	-1.3	339,205
	October	504	1.4	510	1,057	1,094	46.6	349,322	5.3	348,034
	November	379	-2.6	502	825	1,243	40.4	346,015	3.5	345,795
	December	269	8.9	452	474	1,047	43.2	340,608	3.7	342,740
2015	January	244	-24.0	396	1,012	1,175	33.7	346,536	4.3	349,716
	February	298	-22.2	386	915	1,090	35.4	354,400	5.6	361,838
	March	456	-9.0	438	1,275	1,146	38.2	337,982	-1.9	339,209
	April	532	-9.7	450	1,386	1,111	40.5	336,062	-0.8	329,128
	May	593	-11.2	501	1,456	1,153	43.5	345,907	2.3	342,211
	June	598	-15.2	441	1,445	1,119	39.4	350,689	1.4	346,307
	July	561	-0.4	440	1,376	1,133	38.8	350,246	-0.1	345,418
	August	439	-15.9	427	1,194	1,159	36.8	339,426	1.8	341,361
	September	473	-20.1	431	1,311	1,169	36.9	324,410	-2.8	330,592
	October	394	-21.8	416	1,028	1,132	36.7	342,553	-1.9	340,661
	November	369	-2.6	455	858	1,181	38.5	339,465	-1.9	339,296
	December	258	-4.1	434	576	1,266	34.3	349,788	2.7	351,727
	Q4 2014	1,152	1.7		2,356			346,199	4.3	
	Q4 2015	1,021	-11.4		2,462			343,265	-0.8	
	YTD 2014	5,996	8.2		12,885			341,061	2.7	
	YTD 2015	5,215	-13.0		13,832			342,727	0.5	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators Fourth Quarter 2015										
		Interest Rates			NHPI, Total, Saskatoon CMA 2007=100	CPI, 2002 =100	Saskatoon Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	123.4	126.4	166.3	4.4	72.1	918
	February	595	3.14	5.24	123.4	127.7	166.5	4.4	72.1	926
	March	581	3.14	4.99	123.3	128.6	166.3	4.7	72.0	949
	April	570	3.14	4.79	123.4	128.6	166.5	4.5	71.8	959
	May	570	3.14	4.79	123.4	129.0	167.5	4.3	71.9	959
	June	570	3.14	4.79	123.5	128.8	168.7	3.8	71.7	954
	July	570	3.14	4.79	123.4	128.8	169.9	3.6	71.9	947
	August	570	3.14	4.79	123.5	129.0	168.5	4.3	71.6	950
	September	570	3.14	4.79	123.4	129.1	169.1	4.2	71.6	947
	October	570	3.14	4.79	123.4	129.9	168.9	4.5	71.5	944
	November	570	3.14	4.79	123.4	129.1	170.7	3.8	71.7	934
	December	570	3.14	4.79	123.2	128.5	170.9	4.0	71.8	927
2015	January	570	3.14	4.79	123.2	128.5	171	4.5	71.8	927
	February	567	2.89	4.74	123.2	129.6	170.2	5.0	71.8	932
	March	567	2.89	4.74	123.0	130.7	169.3	5.3	71.5	942
	April	561	2.89	4.64	123.1	130.7	169.5	5.2	71.3	953
	May	561	2.89	4.64	123.6	131.3	168.7	5.3	70.9	967
	June	561	2.89	4.64	123.1	131.7	168.4	5.5	70.8	963
	July	561	2.89	4.64	123.6	131.6	167.4	5.9	70.5	961
	August	561	2.89	4.64	123.6	131.8	168.1	5.9	70.7	956
	September	561	2.89	4.64	122.7	131.4	169.3	5.9	71.1	957
	October	561	2.89	4.64	122.1	132.0	171.8	6.1	72.1	949
	November	561	3.14	4.64	121.7	132.0	172.8	6.1	72.4	943
	December	561	3.14	4.64		131.0	171.5	6.4	71.9	946

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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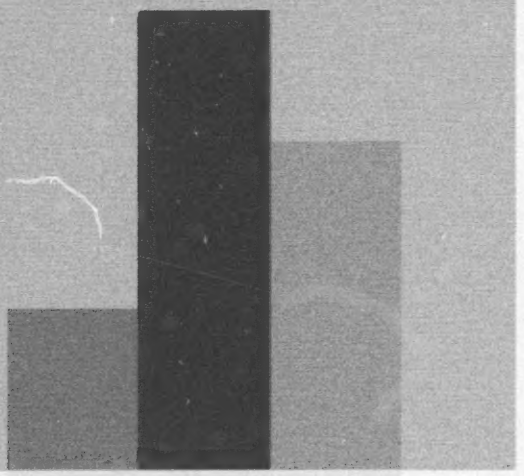

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- Condominium Owners Report
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
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